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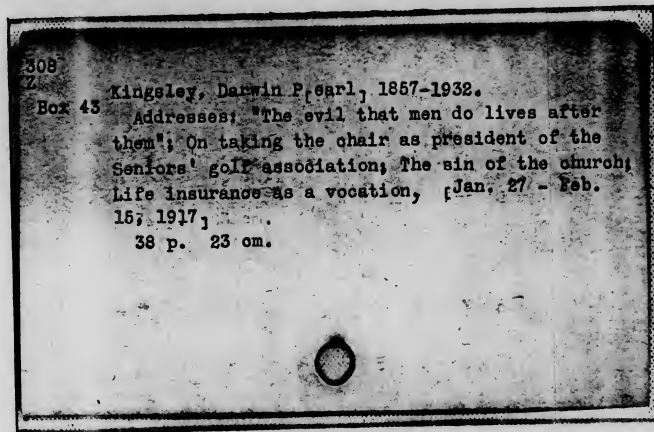
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ADDRESSES

BY

DARWIN P. KINGSLEY

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JANUARY 27
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ADDRESSES

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"The Evil That Men Do
Lives After Them"

On Taking the Chair
as President of the Seniors'
Golf Association

The Sin of the Church.

Life Insurance as a Vocation



BY

DARWIN P. KINGSLEY

JANUARY 27—FEBRUARY 15
1917

May 21, 1917 AET

"THE EVIL THAT MEN DO
LIVES AFTER THEM"

AN AFTER DINNER RESPONSE
BEFORE THE CANADIAN
SOCIETY, HOTEL BILTMORE,
NEW YORK, JANUARY 27, 1917



The existing division in what is generally called the Anglo-Saxon world was brought about by the stupidity of certain English Ministers of State and the folly of an English King who was not mentally responsible.

"The evil that men do" truly "lives after them".

No American citizen has any regret for any specific thing done by the Fathers from the Boston Tea Party to Yorktown. On the contrary, that period is not only our heroic age and the reservoir from which we draw unending inspiration, but it is the inspiration of men all over the world who resist tyrants and are ready to make the supreme sacrifice for human rights.

Viewed from the standpoint of 1917 almost a century and a half after these evil forces brought on the issue which created the schism there is room for regrets and no true lover of the Anglo-Saxon ideal is ashamed or afraid to express those regrets.

Successful revolutions seldom need justification. Usually the power against which revolution has struck justified later on the evil qualities which the revolutionists charged. Seldom has the offending power, the Mother country, reformed itself, adopted in large measure the ideals of the rebels and even surpassed them in the general application of those ideals to itself and to large sections of humanity.

So completely did Great Britain repudiate the leadership which drove the colonies into revolt, so really democratic did she become that since the war of 1812 the two great powers of the Anglo-Saxon world have been not enemies but rivals in the advancement of human liberty; one gradually absorbing a vast continent through the erection of free commonwealths peopled by free men who came freely from all over the world; the other making her kingdom the sea and carrying to all corners of her waterbound Empire the ideals of human rights which earlier her King and Ministers so wickedly denied our Fathers. Together the two to-day surpass all the other great powers of the earth combined in population, in trade, in territory, in wealth. Technically they are divided, but in their aspirations, in their institutions, in their language, in their literature, in their tra-

ditions, in their standards of living, in short in all the conditions which justify free government and in the ideals which give them vitality, they are substantially one. In their continued integrity and in their co-operation lie the hopes of democracy. If this Company representing as it does all the men who fought at Bunker Hill and all the men who fought at Quebec and all the men who fought at Plattsburg should, as I venture now to do, express the fervent hope that at no distant day these great kindred powers shall enter into some federated relation which will make any serious difference between them hereafter as impossible as serious differences now are between New York and Massachusetts, we shall on neither side be unpatriotic. That the United States and Canada in spite of some serious misunderstandings in the past, in spite of interests and ambitions that have clashed, should now find themselves so nearly one in purpose and sympathy is not strange. They are intimately related in their origin, history and development. Canada even after it became British extended as far south as the Ohio River. Before Canada became finally British—which was only sixteen years prior to our Declaration of Independence—she had been almost continually French, and there are few pages of history so crammed with romance as those which imperfectly record the heroic labors of the French in the wars between France and Great Britain for the possession of the continent. The colonies to the south had a part in the struggle which did not end until 1760. Again in their fight for independence the Colonies were by no means unanimous. The Tories who were loyal to the crown made up an appreciable per cent. of the population of the Thirteen Colonies. Between them and the followers of Washington and Hamilton there was feud-war of the cruelest kind. The patriots confiscated the property of the Tories and hunted them down with the cruelty that such conditions have historically always developed. Forty thousand Tory inhabitants of the Colonies fled to Canada—largely to Nova Scotia. Naturally as they fled from what they considered gross injustice and cruelty they cherished bitter animosities against their neighbors.

As a result of this and other migrations large numbers of the inhabitants of Canada to-day, including some holding high positions in the government, are fully eligible to membership in the New England Society of New York. In the lapse of time the descendants of these exiled Loyalists returned to this country and the genealogy of no inconsiderable portion of the membership

of this Society will lead from here back to Canada and again return in the seventies and eighties of the eighteenth century to Cape Cod and the lower reaches of the Hudson River. Thousands of Canadians fought on the Union side in our great Civil War. Later on many other thousands migrated to this country and became American Citizens.

In very recent times hundreds of thousands of the best citizenship of our Middle West, themselves remote descendants of the pioneers of Massachusetts and Connecticut, have gone into the Canadian Northwest, become citizens of Canada, and are to-night with thousands of others who are still American citizens defending the allied lines in Flanders.

Time has softened animosities and re-awakened heroic memories. The call of the blood has finally triumphed. A frontier cuts the lines of influence that radiate north and west from Plymouth Rock, and south and west from the Plains of Abraham, but so powerful is the sense of a common purpose that along that frontier for over 3,000 miles there is neither gun nor battleship, and if that condition ever changes the race to which we belong will somewhere have been betrayed.

If therefore the descendants of both sides, in the issues raised in 1775, should now clasp hands, not merely because they have learned to respect each other, but because they have mutually come to recognize a common purpose from the beginning and to honor a common ancestry,—who shall say that they are other than true Anglo-Saxons and true patriots?

Our forbears were right because they resisted tyrants; that resistance in large measure brought Canada her freedom; it also helped to give Englishmen their democracy. Whether the Tories were loyal to the crown because they had a clearer vision than the other Colonists, because they knew that the heart of Great Britain was sound and that liberty still lived there and would triumph, I don't know. In passing I am obliged to say I doubt it; but in any event driven in the name of liberty out of the Thirteen Colonies, they have north of us helped to erect a new nation as devoted to the principles of 1776 as we are; they have produced a people as brave, as generous, as capable, as true to Anglo-Saxon ideals as any branch of the Anglo-Saxon race. They command our unstinted admiration because they and the men of Australia and New Zealand and South Africa have heard the call that John Buttrick and his men heard at Lexington Common, and are answering it as superbly.

None of these Dominion men was obliged to enter this war. Some very good reasons could have been advanced why they should not. There was one very great reason. None of these young nations had any voice in Great Britain's Foreign Office. They were not consulted when Great Britain made her great decision in 1914. They had their own governments and between them and the Mother country the connection was small and useful and apparently void of offense to free men. Canada for example watched with much of the curiosity of a bystander the diplomatic issues now and then raised in Europe, such as—the Fashoda incident, the crises in Morocco and the Conference at Algeiras. I doubt if even the Boer War, in which Canada unhesitatingly took part, brought home to Canadians their true status or lack of status in the Empire. But now Canada understands that while with her fellow members of the Empire she is giving her sons and her money as heroically as any people ever did, she is something less than a nation. Nevertheless with a generosity that is quixotic she is giving her all and is willing to wait for exact justice from the great Mother, in the post-bellum readjustments.

As an Anglo-Saxon nothing is clearer to me than this: The great questions of peace and war will never again be settled for Canada and her sister free Dominions by a Parliament which represents the British Isles only. The new head of the British government, David Lloyd George, has already said that new and closer relations with the Dominion governments will follow the coming of peace. He doubtless understands, as the world generally does, that while Canada believes she is fighting for human liberty, she knows that she is fighting for her rightful place in the Empire.

Whether it will be possible to form a League of Nations after this war through which the future peace of the world can be assured is now in the thoughts of every serious-minded man. Within recent days the idea has been discussed by the men who lead the governments of all the great Powers, and by none has it been more nobly stated than by our own President. The task will be colossal. The forces that will have to be controlled are rooted deep in religious bigotry, in racial hatreds, in profound ignorance, in instinctive fears. The storm center of the world is located not far from the spot where the Aryan race had its birth where man himself is supposed first to have appeared. But as we move to the West the differences that sprang out of

these ancient problems, their hates, their fears, their real kings and their sham kings have less and less significance, until we finally emerge into the blessed light of the sun of liberty that shines on all the land from the Rio Grande to the North Pole.

But whether or not such a league is now possible there is a League—no, not a League, a Federation—quite possible of formation (if Anglo-Saxon men have not lost the power of generalization and deduction) which would go far toward achieving the end sought, if indeed it would not ultimately and more surely achieve it; and that is a Federation of all the English speaking nations of the world. Never since governments began has there been an Empire to compare with the countries now controlled by Anglo-Saxon ideals. Such animosities as were born a hundred and forty years ago have substantially died out during the century of peace that has existed between the two great units. Measured westward from the meridian of Greenwich, this Empire covers three-quarters of the distance round the earth and reaches, sweeping northeast to southwest, from pole to pole. It encircles the two great oceans of the world, includes almost solidly two continents and has set the light of its liberty burning steadily around the globe. It is substantially one in speech, in law, in literature, in forms of government. Its people love liberty and are willing at all times to fight for it. It is still divided because of the work of ministers whose very names Great Britain would like to forget, and of a King who is remembered chiefly because he is an example of what an English King ought not to be. Their evil deeds survive.

But if Anglo-Saxons have always been brave enough to revolt and fight for their rights, can it be that they are not big enough when the hour strikes to unite for the same purpose? Is their pride greater than their convictions? Was their constructive capacity exhausted with the great Union created in 1789?

The force that stands to-day against a Federation of the Anglo-Saxon world is the same false pride that controlled George Clinton when he fought Alexander Hamilton all through the Summer of 1788 and so nearly kept this State out of the Union. By the narrowest of margins Hamilton won; but he won because his logic had in it the force of Thor's hammer, because his speech had in it a Divine eloquence.

In this struggle between the sovereignties of Europe there is a logic more compelling than Hamilton's; it beats upon us with the power of thunderbolts. It says to the Anglo-Saxon world—

"Federate! Federate and neutralize the evil wrought by King George III and his ministers. Federate because you are all democratic and frontiers are the enemy of democracy. Federate because the dogma of sovereignty must never again be permitted to crucify humanity. Federate because that way lies peace."

Let the swelling millions of our common race pray for a greater Washington and a greater Hamilton and a greater Pitt, Earl of Chatham, and when they reappear, as they must if the Anglo-Saxon ideal is to survive, let us put aside our false pride and our fears and follow them.



ON TAKING THE CHAIR AS
PRESIDENT OF THE SENIORS'
GOLF ASSOCIATION

DELMONICO'S, NEW YORK
JANUARY 29, 1917



FELLOW PHILOSOPHERS:

When the Committee in charge of America's classic golfing event, held annually at Apawamis, looked at the entries in recent years and noticed the swelling totals they must have been reminded of Lincoln's remark about plain people. God must love the seniors because he made so many of them.

To be a senior is not to be old; it is merely to have been longer in service than someone else. To be a member of the Senior Class in college—apart from the dignities and privileges that go with it—is merely evidence that a man is wiser and sounder than the unripe and uneducated bunch that make up the lower classes.

In the great college to which we belong this is the Senior Class. It's a very unusual university—this institution of ours. There are seldom any "dead ones" in it; they matriculate with difficulty.

Most people are apt to think of a certain age—which I will not mention—as the only qualification for membership in this body. That's a very great error. Fools and liars and men with yellow streaks in them achieve the requisite years, but by a process of self-elimination they never enter here, or if by chance they do, their stay is short, they are plucked early. Above the question of a certain age stand these tests—

Is the candidate a gentleman?

Does he love the smell of the soil?

Has he satisfactorily passed the severe tests applied in the lower forms?

Is he a good fellow?

Is his mind young?

Does the song of the lark make his blood tingle?

Does he stop playing, lean on his putter and smile if a bob-o-link happens to be swaying and singing in the reeds hard by?

Does he instinctively know just what and where the "Fair way" is?

Has he a sound philosophy?

Above everything else does he know that time is a liar?

If he can pass these tests he may be advanced to the dignity of membership in this class and not otherwise.

It is my great honor to-night to have been elected first President of the first properly constituted Senior Class in this great University. I do not need to remind most of you what a signal honor it is and has always been to be President of the Senior Class. But my distinction is unique. This is the first group of this sort of men evolved in a billion or two of years. It took golfers, as such, some four hundred years to evolve you, and it took the Roman Empire, the Dark Ages and the Renaissance to evolve the first golfer. Not until these days in which we live have men developed the keenness of soul that, challenged by the metaphysics of golf, has made instant counter-challenge, and yearly now sends in deep discussion wandering over the hills and valleys thousands of eager faced men, whose disquisitions make Socrates seem but a piker.

The first grave-digger in Hamlet says that the only "ancient gentlemen" left are "gardeners, ditchers and grave-makers; they hold up Adam's profession". In the construction of a modern golf course the ditcher finds occupation, the grave-maker finds a consolation that is bottomless, the gardener completes and beautifies all. Together they make the Paradise through which wisdom and experience wander. Old Omar was there before us and he would be eligible to membership if he had not so long ago become our Prophet. Listen to him—with no change in the thought—

Here with a little Bread beneath the Bough,
A high-ball and a book of verse—and Thou
Beside me singing in the Wilderness—
Oh, Wilderness were Paradise enow!

In the lines of the old Tentmaker I find this toast to you—
fellow lovers of the open, fellow golfers, fellow philosophers,
fellow seniors:

Ah, my Belovéd, play the game that clears
To-day of Past Regrets and Future Fears;
TO-MORROW!—Why To-morrow I may be
Myself with Yesterday's sev'n thousand years.

THE SIN OF THE CHURCH

DELIVERED AT A DINNER TO
RT. REV. WILLIAM LAWRENCE, BISHOP
OF MASSACHUSETTS, AS PRESIDENT OF
THE CHURCH PENSION FUND OF THE
PROTESTANT EPISCOPAL CHURCH,
WALDORF-ASTORIA, NEW YORK,
FEBRUARY 5, 1917



I shall shake the spreading chestnut tree to-night very gently, only enough to protest that I am not qualified to speak here because my business is life insurance and that isn't the kind of insurance that naturally interests a gathering of churchmen.

I was persuaded to accept your invitation because I hold that business men should encourage every evidence that a sense of business and business sense are germinating in the Church.

When the Church, faced with a problem of salvation, stops discussing the mysterious ways of Providence and turns to the Actuary, a new era is clearly dawning. If this goes on the business man will begin to go to church again.

The problem this Committee is seeking to solve is a problem in salvation,—nothing less. But in this case the one ostensibly to be saved is not a sinner. This creates sufficient confusion to lift the whole problem into the realm of theology. To bring salvation to one who is not a sinner is of course foolishness to the dogmatic mind. At first blush the problem seems as complex as the one St. Thomas Aquinas attacked when he sought to Christianize Aristotle.

It is so natural and so easy for the Churchman to charge everything to sin and locate the sinner! As a dogmatist that is his chief business. Faced with a problem in salvation we may safely agree with the dogmatist and assume that sin has been committed by someone. If then those to be saved are not sinners, who are?

Directly stated the problem is this: Certain devoted and loyal servants have grown old. If that be a fault, then are we all damned, or soon will be. They have grown old and in addition have not now the wherewithal to live. That rasps on our nerves and disturbs our complacency. Why have they not the wherewithal to live? What have they been doing? Who controlled their productive years? They have worked hard enough and long enough and faithfully enough and yet they are in a parlous state. Under the conditions which hedge them about could they as a body have put aside something for their old age? We know they could not. Where then does the fault lie? As good dogmatists if we acquit them we must damn somebody. When we acquit them—as we must and do—we automatically point out the sinner.

The man who expiates a sin is always and properly humble. He is paying a debt, making up a deficit, covering a default. He emerges from his closet strengthened in his soul but not boastful.

This Fund of \$5,000,000 primarily pays a debt, makes up a deficit, covers in part a default. It is a fund for the future protection of servants, already old, from whom the Church has received an immeasurable service and to whom the Church has hitherto financially defaulted; it is all that and something finer—it is in its spirit and purpose a moral offering to be placed on the altar of the God of Eternal Justice in the hope that thereby the Church may be purged of a great sin. From her closet the Church emerges to-night with uplifted and shining face.

When Church and State were finally separated in this country—and that didn't happen until Congregationalism ceased to be statute law in Massachusetts—the responsibility of the State toward the Preacher naturally disappeared along with its controlling authority.

Unable longer to tell a Priest or Preacher what he should say or what he should believe, the State naturally lost interest in how he lived or whether he lived at all. It is true that the State still exercises a paternal discretion, under which it neglects to levy and collect taxes on some very valuable real estate which you own, but that beneficent attitude is justified on the ground that no one can imagine how wicked we would all be but for your presence amongst us. Moreover it is not so difficult beneficially to tickle the public purse if you do it negatively. The State is sometimes willing to forgive if it is thereby relieved from paying out the coin of the realm. The State may forgive your taxes but it will never pay your pensions.

This Church was caught up in the enthusiasm for individual liberty which was crystallized into Constitutional form in Philadelphia in the Summer of 1787. In order that no Church should indulge in illusory hopes the people in the first amendment to the Constitution denied to Congress the right to make any law respecting an establishment of religion or prohibiting the free exercise thereof.

Under the doctrine of individual liberty the citizen and especially the citizen in business was of necessity projected into a struggle about as merciless as a charge on the field of battle. He might emerge a leader or a cripple, or he might not emerge at all. That was his lookout. It still is. The Priest without the business man's freedom had substantially to emulate the business man's

example. There was however this difference. The business man could go in or not as he saw fit. If he was knocked out he could begin again. He could fail and "come back" as we put it. Not so with the Preacher or the Priest. He could not "come back." The Church invited him in; the Church used him, demanding all his time; the Church with the authority of the apostolic succession back of it sent him hither and yon, and when smitten by failure or age he turned to her for protection she denied the responsibility that should always go with such authority. That has been her great sin.

Business began to see its duty in this matter long ago: partly from pressure applied by labor, partly from humanitarian impulses, but chiefly from business considerations. Nearly every great business enterprise in this country long since adopted some plan which recognized an obligation not expressed or expressible in the terms of hiring. Business soon discovered that recognition of this obligation was not only sound socially and morally but that it paid substantial dividends.

The Church lagged behind, as it usually does. There is still a Methodist Church North and a Methodist Church South, although the Civil War ended fifty years ago and its bitterness are largely forgotten by the people. The reproach involved in that reflection does not apply to the Protestant Episcopal Church, but as a historic fact it had a narrow escape. Substantially every American Protestant and Anglican Church has in its neglect of its aged servants shamed the faith of Cardinal Wolsey, who when trapped by his ambitions and about to fall from power is made by Shakespeare to say:

"* * * * * my robe

And my integrity to Heaven is all

I dare now call my own. O Cromwell! Cromwell!

Had I but served my God with half the zeal

I served my King, He would not in mine age

Have left me naked to mine enemies."

Whether Wolsey believed that the State which was rejecting him as a Minister would take care of him as a Bishop (as it did) or whether his words expressed a general faith in Providence is not material. No Priest here can get any help from the State in his old age, help from the Church has been very unreliable, and it is safe to assume that the majority of aged Priests having thoroughly tried out what is loosely called Providence, will gladly welcome the Pension Fund as a material improvement on

that. Hitherto his robe and his integrity to Heaven have indeed been all the aged Priest dared call his own.

This is one of the few considerable countries in the world where there is real religious freedom. But Priests grow old just as quickly here as they do in countries where the State makes provision for their declining years; they break from work and worry as readily; they devote their lives to the Church as unselfishly. In its willingness to take to the full the benefits of freedom and in its neglect to assume the responsibilities which authority previously carried the Church has done only what every American citizen has been doing since the foundation of the government. In that respect it has imitated the morals of business and has imitated them badly. In some particulars it has not responded to the moral standards of business, and even the great achievement we celebrate to-night leaves something still undone. Neither in his age nor in his youth has the Church put the Priest in the proper attitude before the public. You have sent him into a competitive world, where men must be men to win the respect of men, and you have made it almost impossible for him to win and hold that respect; I mean the respect of men not already bound to him by some Church connection.

Naturally our general public is disposed to judge the Priest by the ordinary standards of business and the Church makes it difficult for him to rise to that standard. It still allows him to win the contempt of the unthinking by accepting railroad tickets intended for children, and a rake-off on goods bought, which is saved from being graft because it is supposed in some mysterious way to be justified. You have forced your Priests to seem something less than responsible men, and when they have earned the lack of respect which not infrequently has emptied your pews and forced their resignations, *you have shown that whatever the source of Wolsey's faith he was wrong, because after service that was zealous to a degree these servants in their age have been left naked to their enemies.*

This movement to create a fund with which to right in part the wrong done these aged and devoted servants is a statesman-like undertaking. When consummated it will immediately make these men stronger,—stronger in their own consciousness and stronger before the public. Apart from its power to meet what has always been a just obligation it will bring its best results in the increased respect with which all thoughtful men will hereafter regard the Church itself.

William Lawrence is a great Bishop; but I consider him far greater as a statesman. This Pension Fund morally is a con-

structive, soul-healing undertaking; it will powerfully support your sermons and your services. It commands respect because it will restore and re-establish the responsibility which the State abandoned and which you did not assume when Church and State happily parted company.

The statesman who conceived this plan for discharging a debt due to men who are finishing their labors will doubtless later on propose another plan which will appeal to similar men who are about to begin their labors; a plan which will attract the young and the strong, men who in the relentless competition of American life will win and at all times keep the respect of other strong men.

Until I had some personal experience as a Vestryman I had no idea of the helplessness of the aged clergy, no idea of the wickedness of what I call the sin of the Church. But now the Protestant Episcopal Church is about to expiate her sin.

Like Sir Launfal she went out in shining armor in Quest of the Grail and seeing a leper at her gates she

"* * * * * tossed him a piece of gold."

Returning like Sir Launfal after many and vain wanderings she has met the leper again. To-night she does not toss him a piece of gold, she divides a crust with him and gives him to drink from a wooden bowl. The light that Sir Launfal then saw now shines in the Soul of this Church and the voice that Sir Launfal heard is ringing in her ears. Lowell puts it thus:

"A light shone round about the place
The leper no longer crouched by his side
But stood before him glorified.
* * * * *

And the voice that was calmer than silence said:
'Lo it is I, be not afraid!

In many climes, without avail,
Thou has spent thy life for the Holy Grail:
Behold it is here,—this cup which thou
Didst fill at the streamlet for me but now;
This crust is my body broken for thee,
This water His blood that died on the tree;
The Holy Supper is kept, indeed,
In whatso we share with another's need;
Not what we give, but what we share,—
For the gift without the giver is bare;
Who gives himself with his alms feeds three,—
Himself, his hungering neighbor and Me.' "

LIFE INSURANCE AS A VOCATION

AN ADDRESS BEFORE THE STUDENTS OF
WILLIAMS COLLEGE, WILLIAMSTOWN, MASS.,
FEBRUARY 15, 1917



I could as well have said "Life Insurance as a Profession". Vocationally defined "Life insurance is the application of special knowledge to the benefit of others rather than to one's self". I know no better definition than that of the qualities which lift any daily effort out of the hum-drum of bread and butter and entitle them to be rated as professional.

The man whose academic years have been spent in this atmosphere must seek in selecting his life work something which reasonably meets the current demands of living and at the same time appeals to his imagination.

No vocation can appeal to the well-balanced mind and to the imagination which does not in some fashion respond to the peculiar conditions of the times. These are strange times. You will begin work in a very strange world.

The world of 1917 is not the world of 1914 nor the world of any previous epoch. The change from August 1, 1914, to a stabilized world, following this war, may, indeed probably will, be as tremendous as those which lie between the fossils of Lake Florissant, Colorado, and the life of the Rocky Mountains of to-day—spanning a period of countless years.

Between 1914 and 1917 something prodigious happened. Hostile forces developed through centuries of struggle came into conflict. Institutionalism with its dogmatic affirmations clashed with institutionalism. Differing theories of government and of human rights came to grips. In society and government prodigious forces stirred and changed the social geography of the world, sinking the Atlantis of 1914 and lifting out of the ooze a new continent. To state the conditions a little more simply let us change the analogy:

Mary Shelley made her hero Frankenstein construct the physical body of a man in his laboratory hoping that like Prometheus he could bring to it the divine spark of life and that when life came his creation, being free of mortal ills, would be immortal. Instead, with life, Frankenstein's creature became a monster which relentlessly pursued and destroyed its creator.

The peoples of the world in 1914 had created a wonderful civilization based on separate, substantially unrelated units called nations, each asserting unlimited and unconditioned sov-

ereignty over its own territory and people and a not too clearly defined authority over its people and their property within other sovereignties. The nations in turn, like Frankenstein, tried to create another state out of the necessary impact between governmentally unrelated units. They put the parts together as Frankenstein did and hoped as he did that in some way they might bring down from Heaven the vital spark of peace. They called the product International Law; but it was no more Law than Frankenstein's creation was a man. Then suddenly, on August 1, 1914, this law that was not law but potential anarchy asserted itself and became real anarchy, became a monster which, like Frankenstein's creation, is relentlessly destroying its creator. When Frankenstein perished his monstrous creation passed away. When the doctrine of unconditioned sovereignty passes, when that Frankenstein is succeeded by the doctrine that human life is the only real value in the world, the monster which it created, called International Law, will pass away also.

Whether you would have it so or not you are already literally projected into the struggle which centres around this problem. The existing struggle will never end—just as no man can place its beginning—but it will in the span of your lives bring in very definite results. You will—or you may—work in an inspiring age. You will be on the frontiers of human hopes, or at least you can be. Whether you are or not, whether you do a strong man's part or not, will to no small extent depend on the vision that lies in your vocation. If your vocation has vision you will develop vision. If your profession is in sympathy with the spirit of the age, you will understand its problems. It is still quite possible for men, yes for educated men, to live like swine. It will be possible for you to go through life successful and materially rich without knowing or caring what the condition of this struggle is or what it portends.

The world is already reacting to the challenge which these conditions have issued. Men were never so great and never so small as they are to-day; never so kind and never so cruel; never so generous and never so mean; never so capable and never so incapable; never so rational and never so mad. The average day laborer has a wider knowledge of the world day by day than the College President of a century ago had. The average man has a clearer knowledge of the forces that lie back of current international questions than most of the statesmen had who struggled with the problems of statecraft in 1817. Knowledge

has marvelously expanded and the physical world has marvelously shrunk. All this makes it desirable that the college man should question the old professions and study the new ones before making his choice.

What will be found in the bottom of the crucible of European civilization when the fierce flame of battle has died away? Will it be sanity or more madness? Will it be nationality or humanity, a world-citizenship or more so-called patriotism? In completeness probably neither. But I am one of those who believe that while a world-democracy is not immediately attainable, out of this ruin and madness the people will emerge with a new realization of their power, with a broader comprehension of their interdependence, with a fuller understanding of the fact that in a world as small as this world now is, nationality asserting the doctrine of unconditioned sovereignty, is an anachronism, whether it bases its several claims to power on Divine Right or on the suffrage of a people theoretically free. Republics asserting the doctrine of unconditioned sovereignty are about as grave a menace to the peace of the world as autocracies. The reform that will remove this menace must be born of the people, of a consciousness that the thing of supreme value is human life. Great reforms in society are no longer imposed from without. Nations are no longer baptized by force. It is still bitterly true that in the incidents of colossal world struggles nations may be raped and the final answer to the questions which spring out of international lawlessness is still sheer force. But dreadful as these facts are we must believe that they are fugitive and do little more than touch the deep currents of the people's thinking. Governments may have reacted to medievalism but the people have not. Religious reforms and civic reforms may and sometimes do reach sudden and dramatic climaxes but in the Anglo-Saxon world the great reform finally comes because the idea has long been gestating in the lives and work of the people.

Nothing is therefore so important as what the individual units of a nation do and think day by day. Nothing will be so important to you as what you do and think day by day. If your chosen work comes finally to have no significance except a living or material success be sure you have chosen unwisely, and you are in a fair way to lose your own soul.

I do not forget that I am speaking to educated men, to men who have been fortunate. The mass of men are not equally fortunate. Nevertheless we are all, educated and half-educated, in one boat

together and a vocation or profession which leads educated men to use their confessed advantage for selfish purposes merely, which tends to put them in a class apart, which teaches them to forget that education is even more an obligation than an asset, is not the soundest of vocations and cannot lead to the highest usefulness.

The attainment of success, material success, money, will necessarily be the immediate purpose of most of you. In these days competition is keen and your immediate goal will not be instantly or easily reached. The danger lies in this: Under the stress of competition you may go so deeply into your vocation or profession that you will be strongly bound by its limitations; that indeed is likely. Later in life, these limitations may narrow your outlook and deaden your sympathies. You may be rated by men as a distinct success at forty and at sixty-five know in your own soul that you have been a failure.

Without analyzing other professions, without pointing out their limitations, I invite your attention to Life Insurance as a Profession, as a vocation, as a career, because in its very fundamentals it is truly democratic, because the matter of its business is human life—the only value in the world—the thing that gives all other things value, because it knows no creeds or frontiers, because it knows no hates or fears, and because it is at the same time so intimately related to the ordinary professions and vocations that in its service you may be a great lawyer, a great physician, a great financier, a great scientist, a great salesman, a great executive, a great sociologist. Nothing human is foreign to it. But, more than that, in life insurance you cannot be merely a great lawyer or a great financier or a great salesman or a great executive; you can be that, but if you are you must at the same time be something more. All these professions and vocations are included in the activities of life insurance, but each, if in that service, definitely and scientifically goes on to a higher purpose which is the solidarity of human life, the co-ordination of its units, which acting separately are helpless even hostile, but acting co-operatively come to possess a power like that of the tiny wires in the cables of a great bridge—able to support the orderly traffic of a nation. This is only another way of saying that Life Insurance, itself a science, leads directly to the greatest of all the sciences—the science of society.

And what is the fundamental condition of society now? Essential savagery! As a part of the solar system this earth is a unit and a relatively small unit, but governmentally and socio-

logically its conditions suggests the chaos that would follow if between the planets from Neptune to Mercury the centrifugal force of matter suddenly ceased to operate. The eight planets separated by almost infinite distance and held apart by the unchanging laws of matter are not more strange to each other than the eight great powers have been, standing rigidly on the doctrine of unconditioned sovereignty and until recently separated by barriers which to the spread of human understanding and sympathy were a hindrance comparable with the ether in inter-planetary understanding. Into the shining infinities of the ether the human voice is beginning to penetrate. No voice of reason has ever been able to penetrate the blind walls of sovereignty. Within fifty years science, business and the natural impulses of the people have delivered some sturdy blows against these barriers and have almost seemed to make breaches in them; but sovereignty as such has heard nothing, seen nothing, learned nothing. Through increasing intercourse amongst the people centripetal forces had in 1914 so driven the nations together that either the citizen or the patriot had to yield. As usual the patriot won and the eight separate civic worlds scattered over the face of this particular planet have now fallen together with a crash as clearly epoch-making as the catastrophe would be if Neptune and Uranus fell against Jupiter, crashed against Saturn, and then gathered up the Earth, Venus, Mars and Mercury in their flight into the Sun. The doctrine of sovereignty was as certain to bring the eight great civic units of the world into fearful collision when science eliminated time and distance, as the centripetal force of matter would be certain to smash up the universe if the centrifugal force of matter suddenly ceased to function. Exactly that is happening now. The chaos, the formlessness, the darkness which rested on the deep, were no more vivid to the people who produced the Book of Genesis than they are to us to-day on the Eastern Atlantic and the North Sea. The creative fiat that shall sound over the face of these waters and say "Let there be Light," must be the voice of the people, speaking as the people, and not the voice of either autocratic or democratic sovereignty; it must be the voice of real democracy, a democracy which within the realms of its own professions at least shall have no sovereign frontiers.

Such is the condition of society and such are its problems. No more terrible, no more appealing, no more inspiring period of history has yet been recorded.

Our great problem is the democratization of the world and that can never be achieved until the existing theories of sovereignty are abandoned. Democracy is now a house divided against itself. Its principles are in theory as broad as humanity. We said so in the Declaration of Independence—asserting that all men are created equal and endowed by their Creator with certain inalienable rights. Between States professing these principles there should never be war, there could never be war if these principles were lived up to. There is justification perhaps for war between democratic and non-democratic peoples. They do not speak the same political language and a democracy has an unquestioned right to defend itself. But all democratic states speak the same political language, they profess the same principles, they cherish the same ideals, the sources of their sovereignty are the same. In order to create a civic organization they must have nominal frontiers, but their principles as between democracies should not be abandoned at those frontiers. The model for the democracy of the world is our Federal Government. The original states in 1776 had frontiers in the sovereign sense, but those frontiers had to be given up—in that sense—in order to make the federated states really democratic. They gave up nothing but false pride when they followed the Declaration of 1776 and formed the Union. Each Colony entering the Federal Union preserved its identity and instead of losing authority took on a vastly increased power. The next State that enters this Union will surrender nothing of value; on the contrary it will preserve its identity and acquire a voice in the government of forty-eight other States. It will surrender only the sovereign right to resort to savagery in future relations with its neighbors.

Until the Democratic States of the world form such a Federation, Democracy—now a house divided against itself—will be untrue to its own professions, will always be in danger and likely to be as blood guilty through war as other states which do not profess its faith.

Before pointing out how wonderfully, almost singularly, Life Insurance as a sociological force forwards the solution of that great problem, let us consider its practical power.

In its practical and material relations Life Insurance introduces you to a world which represents one of the largest single accumulations of value earned, saved, set aside for a constructive purpose and expressed in terms of money and securities ever known to organized society.

A few statistics will be informing:

On January 30, 1916, the total deposits in the Savings Banks of the United States, representing 10,686,000 depositors, was...	\$4,997,000,000
The total deposits of the Trust Companies on the same date was.....	6,247,000,000
The total time and demand deposits in National Banks was.....	8,500,000,000
The total outstanding bonds and stocks of all the Railroads in the United States, less bonds and stocks owned by such roads, was	15,700,000,000
The total assets of 235 American level premium Life Insurance Companies on the 31st of December, 1915, was.....	5,200,000,000

This total is expressed through forty-seven million contracts.

The above figures as to Savings Banks, Trust Companies and National Banks are probably abnormal. They include the tremendous increase in deposits made within two years as a result of existing war conditions. The corresponding figures on the 30th of June, 1914, would be as follows:

Savings Banks.....	\$4,936,000,000
Trust Companies.....	4,347,000,000
National Banks.....	6,268,000,000

Life Insurance—level premium, scientifically constructed life insurance has outstanding contracts amounting to \$23,200,000,000 in all. Compared with Savings Banks, Trust Companies and National Banks, life insurance in its accumulations of money stands in normal times ahead of the first two and at the present time ahead of the first. As a holder of contracts that are calculated powerfully to affect the people in the future, it surpasses all the railroads combined by several billion dollars. These Railroad Stocks and Bonds are much less dependable than the contracts of life insurance, because Stocks are not a promise to pay at all and frequently do not represent a corresponding investment; Railroad Bonds do not generally carry any sinking fund provision. American life insurance stands pledged to pay and will ultimately pay to the holders of its contracts a sum greater than the combined deposits of savings banks, trust companies and national banks.

The opportunity here is obvious:—for the lawyer, for the salesman, for the financier, for the executive, for the physician, for

the sociologist. This world of life insurance is larger than the world of any single group cited, because it includes them all and gives all an added significance. Such reflections however bring us only to the threshold of what Life Insurance means.

Statistics are sometimes mere statements of relatively unimportant facts, dead things; sometimes they are alive, sometimes they pulsate with hope and sometimes prophecy shines through them.

Life Insurance statistics are living things. The social superiority of Life Insurance is only partially expressed by these contrasted totals.

A million dollars covered by the contracts of a Life Insurance Company are impressed with a social power unknown to a million dollars in a Savings Bank. The money of a Savings Bank or a Trust Company or a Railroad is busy, useful money, but useful as it is, it is not impressed with the singular power that attaches to Life Insurance money. This brings us to the very fundamentals of the idea:

When Dr. Halley assembled in 1693 the observed facts which became the basis for the first table of mortality, he made a discovery which in its present influence on sociology ranks with the greatest of discoveries, and in its ultimate effects on society may ultimately outrank most others.

Emerson tells us that humanity as a whole is walking along the edge of a precipice over which thousands are quickly thrust if the price of bread is advanced a few cents a loaf. All that stands between the average family and destitution is the earning power of the father. Just behind him stalks accident, disease, war and economic disaster, any one of which in a moment can take away the only safeguard the family has. The application of the law of mortality or of longevity through life insurance binds such families, millions of them, into a great co-operative guild through which the life of the bread-winner is instantly capitalized for the direct benefit of the family and of course the indirect benefit of society.

This transforms the mob into an army; it substitutes coherence for incoherence; certainty for uncertainty; solvency for insolvency; it meets and discharges to a large degree the obligations which the state potentially assumes with the creation of every family. If the father lives presumably those obligations will be discharged; if he dies prematurely there is a default to society. The orphan asylums, homes for the aged and destitute, and even the reformatories and penitentiaries, testify to the present extent

of that default. Life insurance minimizes that default through a direct scientific, practical program. Apart from the protection of the family, this is a service to the state—generally unrecognized—of the first order.

The service of Life Insurance to the individual, morally, is equally striking. Panic is the word that most frequently explains the failure of men, of institutions and of nations. War is panic. Reason ceases somewhere to function before war happens. Death is panic. In the thoughts of every serious-minded man is the fear of death; not because men are cowards but because they are brave and rational. The fear is born of anxiety about their dependents. Against the remorseless demands of mortality, which is organized, certain in its stride but uncertain as to where its stroke will fall, stands the thin unorganized red line of the individual; and panic stands hard by.

But put individuals of that thin line into touch with their fellows, show them how they can organize and face the organized and remorseless approach of the dread enemy, and panic disappears. The individual then steps out with lifted forehead and a new courage. Shakespeare describes this new man in "Measure for Measure" as being

* * * * * fearless of what's
Past, present or to come; insensible
Of mortality, and desperately mortal."

Sociologically the largest significance of Life Insurance lies in service generally not thought of at all, yet these unheralded qualities are the ones that most appeal to the imagination, they are the ones which should make it most attractive to the educated man as a vocation. I divide them into two groups:

- 1st. Those which teach rules of action which must ultimately control the citizenship of any really efficient democracy; those which teach the world what responsible democracy is.
- 2d. Those which not only teach the theory of universal brotherhood but under prodigious difficulties scientifically apply them.

As to the first group:

We can think of no better example of democracy than our own country. There probably is in all history no better example. And yet with all the great things it has done who is not conscious of some grave weaknesses. Becoming a sovereign the citizen refuses to rule; he finds money-making more attractive. He has no scale by which he can measure his obligation to society nor any by which he can tell what society should give him. He therefore takes all he can get. He seldom worries over whether what he gives is adequate—unless it takes the form of taxes. The mere payment of taxes does not discharge the obligations of our citizenship. There are grave obligations of which we seldom think. Some of our obligations are daily, some yearly, some once in four years and some—and those the gravest—have an uncertain periodicity.

As the world is organized now war is as certain to come to us as the sun is in a few weeks to bring back the flowers. To defend what the Fathers created is the profoundest of obligations. And yet until Europe staged and began to play an epochal tragedy what American thought much about war, of the certainty of its coming and when it came how he would meet it? Now we stand appalled—some of us at least—realizing that while we can and must have a paid navy we cannot as a republic have a great hiring army, but that we must have a great available army nevertheless. We realize that it must be a citizen army and that as men we are physically flabby and unfit, that we have no program by which that appalling condition can be surely remedied, and, worst of all, that some are morally equally flabby and are disposed to go on keeping both feet in the trough.

The truth that this country has yet to learn—and in learning may pay a bitter price—is that in no form of government is a disciplined citizenship as necessary as in ours and in no individual governmental instance has that discipline been so utterly neglected. Because the source of our sovereignty is in the citizen, and therefore the same citizen must both rule and serve, must both give and take, the balance must be preserved or ruin is as certain as a correct balance sheet is inexorable. We haven't bothered ourselves much about that balance sheet. We haven't seriously attempted to ascertain definitely what each citizen must give and do to be a real sovereign as he professes to be and not a defaulter to society as many of us are. Deficits in business can be ignored and concealed for

a time, but in the end they must be met to the last penny or they assert themselves in the courts of bankruptcy. Our social deficit has been accumulating for some time. What about the size of it? Shall we ascertain the truth in the matter of defence by taking our feet out of the trough long enough to establish the facts and face them, or shall we wait until flabby and unmobilized we are forced to face the industrial competition of the highly trained and centralized units of Europe? Shall we wait until ready to be looted we face in helpless terror their armies and fleets? In the latter case the deficit will assert itself in ruined cities if not in lost liberties.

I invite your attention to an International republic whose structure indicates a way out, a republic in which each citizen is within the limits of his capacity the equal of every other citizen, where duty and rights are exactly measured and enforced, where there is and can be no default by either the individual or the general body, where each citizen is certain to get all he deserves and no more, where all are satisfied because it appears that the majority of men are naturally satisfied when they know that no one can get more than they can for the same value, and all get full value. That republic is the republic of Life Insurance. It is already so large that it touches the interests and applies its discipline to substantially every man, woman and child in the United States, and includes with them on terms of true democracy and equality many thousands of different races and creeds who live under totally different jurisdictions.

This Republic is first of all financially sane, it spends no money until it knows exactly whence the money is to come. Its contracts are based on exact knowledge, and yet before Halley established the law of mortality the solution of its problems would have seemed almost miraculous. It starts with a table of mortality, it assumes that for the life of the contract it will earn a minimum rate of interest, it adds a percentage for expenses which if conservatively managed it never exceeds and by scientifically combining these three elements it puts under its structure a foundation as dependable as the continuity of human life.

It is democratic, efficient, and so just that it doesn't need to be merciful. It is the greatest peace organization in the world. In civic affairs the man who neglects his civic obligations is not immediately punished, if indeed he ever is; he rather wins than loses by his default. But in the Republic of Life Insurance

the quitter loses. He gets an equity, he is not wronged, he gets all he has fairly paid for but the man who sticks gets a margin more. There is never a deficit. The poor man's money is just as potent as the rich man's. If the rich man finally gets more, be sure he paid more. Moreover the whole structure while essentially peaceful is always mobilized. Generally speaking the whole of a company's assets, with all its variety of security stands solidly behind the smallest as well as the largest pledge of the institution.

¶¶ In this Republic sovereignty dwells in the individual, without distinction of sex, but the sovereigns neither neglect their duties as rulers nor do they attempt to conduct the business of the state by mass meeting. They delegate enormous discretion to a few men and then hold them responsible; they understand that to insure efficiency and justice power must be exercised. They have learned that power, if responsible, is not a menace, but a necessity. As citizens of the American Republic we follow no such rule. We are almost as irresponsible in our attitude toward government as we would be if all civic responsibility rested with an autocrat. We are disposed to regard the government as of interest to us only during the excitement of an election. We look on the soldier with suspicion and on politics as an unworthy game. We can fail to register and fail to vote and suffer no direct penalty. Under a proper enforcement of the ideals we profess a man would be compelled to purge himself of fault before a court after such failure.

The Republic of Life Insurance in short offers a model of what the relations between citizens and their government should be in a democracy, to achieve efficiency and justice.

As to the second group:

If there ever was a time—and perhaps there was—when it was beyond the capacity of the people to see farther than the natural and artificial barriers that had divided them into hostile camps, if there ever was a time when under the laws of nature they had to fight and kill each other, that time is passing. Assume if you please that the results of this war will be distinctly a triumph for democracy and human liberty. Nevertheless the horror of it, the agony of it, the losses it brought, the burdens it laid on future generations will bulk larger in the minds of men than any possible military victory. The people will have won no victory if it does not eliminate or hereafter control the forces and conditions which resulted in this red horror. No one can say now how completely

that truth will grip the wills of men when peace in some form comes. But that there will be tests applied to the institutions of the world such as were never applied before is beyond question.

What is the one hard, inflexible condition that has kept and still keeps the people of the world apart? Whence came the power which for generations has made the States of Europe armed camps while the people as citizens traded with each other and trusted each other and had in their hearts no fear of each other?

Whence came the orders which in a twinkling transformed gentlemen into savages? What was the power that has already killed 5,000,000 men and maimed or captured 14,000,000 others? What is it that now keeps over 40,000,000 men under arms or in training? One answer serves for all:

UNCONDITIONED SOVEREIGNTY.

It is futile to speculate now on why men chose to develop society through separate sovereign units called nations; but it is not futile to speculate on whether that program has not outlived its usefulness. Nations as units of organized life will of course continue; that condition is not on trial before the bar of humanity. The dogma that is on trial is the dogma of sovereignty. That dogma nearly defeated the wisdom of Washington and the logic of Hamilton in 1788. Enough of it survived in 1861 so that it again reared its horrid front and it died here only after four years of fratricidal war.

And how the dogma lied to our fathers and now it lies to us! How it appealed to pride and fears in 1787 and 1861—just as it now appeals to the pride and the fears of the suffering peoples of Europe.

We know that the pride it always appeals to is false pride, the fears it awakens are groundless. When we put that pride aside in 1789 and abandoned those fears—and not till then—we entered on the career that has covered this hemisphere with free, separate and yet united commonwealths and made it the desire of the world.

This Republic is the great exemplar of the processes by which States can preserve their identity and their liberties and yet be merged into larger States.

Life Insurance is the great exemplar of how peoples of separate sovereignties without regard to race or creed can be merged as human beings into an international organization—and if into an international organization which deals with men's most profound interests why not into an international State. The Life Com-

panies which operate internationally have already made the brotherhood of man something more than a poet's dream. They have been amongst the few institutions whose ministrations for two and a half years have gone on along with the Red Cross and other relief, but free from all suggestion of charity. The government of one of these international companies is a very real parliament of man, a prophecy of the greater parliament to come.

The man who believes that the people of the world will ultimately patch up some sort of peace, go home to mourn for their dead, bend their backs under the crushing load of debt, and ask no further questions, has no vision and no faith. That they will bring the dogma of sovereignty to bar is certain; it is equally certain that they will ultimately condemn and abandon it. If the people win in this great fight they must then win a second victory and their second victory will be greater than the first because it will be over their own prejudices and fears.

Between the close of this war and the final destruction of this dogma many years may lie. But whether the years be few or many is, in the march of events, less important than that the issue should be certain. Who would not like to make those years fewer? What educated man may not well be attracted by life insurance a vocation which gives a new meaning and a higher significance to the standard professions and distinctly leads in the thinking and in the methods which foreshadow the destruction of this dogma and promise the world salvation.

The vocations or professions which seek these great ends will keep certain principles in view—

The source of sovereignty—the citizen;

A trained citizenship;

The religion of self-respect;

The power of co-operation;

The solidarity of the race;

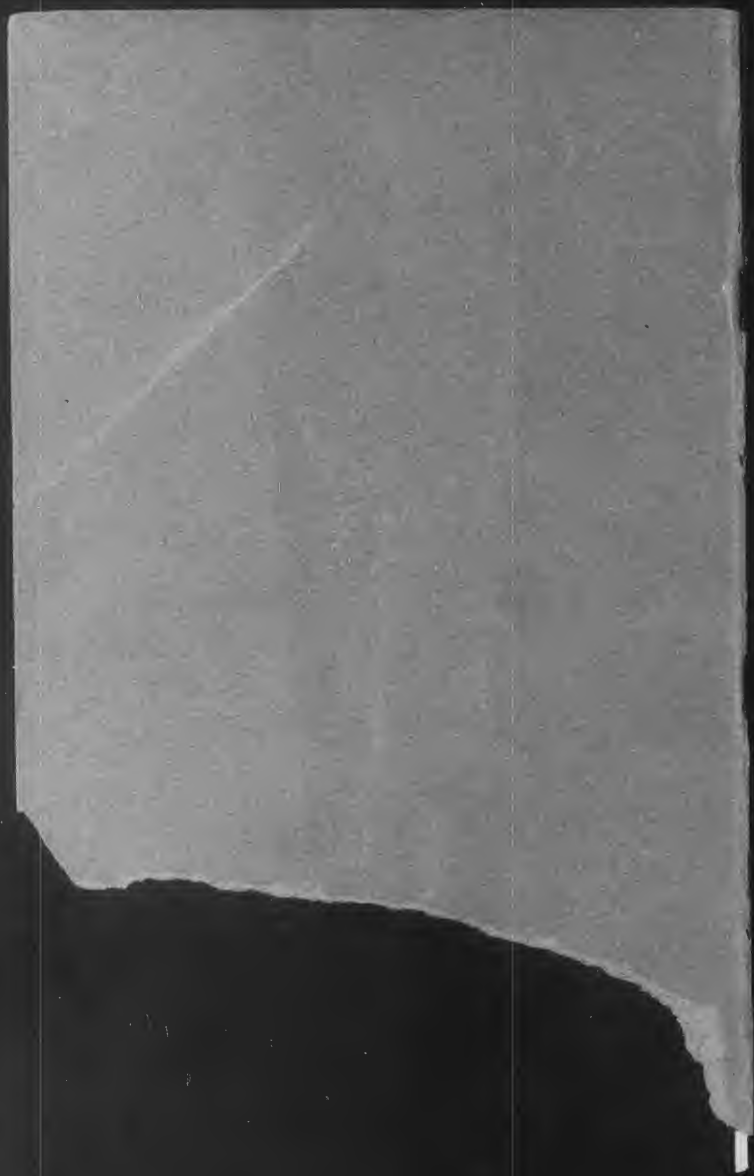
Recognition of the supreme value—human life; and

The merging of so-called sovereignties into a greater authority, following as a model the Federation of the Thirteen Colonies in 1789.

In the realization of these ideals lie the real purpose and the dynamics of life insurance.

As a vocation, as a profession, it touches the imagination; it responds to the problems of the age; its call is creative; its gospel is prophetic; the Brotherhood of man is its goal.

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